

## Don't Let Your Heat Go To Waste This Winter



Do not pay for coal and see the heat escape while your rooms remain cold. Have Your Pipes Covered With Asbestos Covering and reduce your coal bills. Let us give you free estimate on yours.

**Southern Pipe Covering Co.,**  
RICHMOND, VA.  
Asbestos Pipe Covering, Packing, Roofings.



The American sales of VICTOR-BALATA have tripled every year for three years past.

The reason is plain:

## It's Economy in Service

Your neighbor and your competitor is showing savings in his manufacturing costs by its use.

BETTER GET ON THE VICTOR-BALATA BAND WAGON.

Write for samples, discounts and full particulars to-day.

## Smith-Courtney Company

RICHMOND, VIRGINIA.

Summer Resorts.

Summer Resorts.



**Magnesia-Iron Cathartic-Tonic**

Dr. E. E. Hoot, Bishop of Methodist Church, Nashville, Tenn., says: "TATE SPRING WATER is the best for all disorders of the liver and kidneys."  
Price: 24 cts. a bottle, 50 cts. a dozen.  
Demolition, 25 cts. 50 gal. barrel, \$5.00  
MODERN HOTEL, OPEN ALL THE YEAR  
TATE SPRING COMPANY, Tate Spring, Tennessee

## Builders of Special Machinery

Castings up to Twenty Tons

Heavy Machinery Repairs

CORRESPONDENCE SOLICITED.

## Richmond Iron Works Corporation

R. MASSIE NOLTING, Assistant Secretary and Treasurer.

W. H. WOODY, General Manager.

## Printing

Our prices are consistent with the grade of work we produce, from the highest class of booklets to the simple job, to all of which we give our best efforts.

Whittet & Shepperson  
11-15 N. Eighth St., Richmond, Va.

## ATLANTIC VARNISH

MADE IN RICHMOND.

Atlantic Varnish Works, Inc.

BEST BUILDING LIME.



Slakes perfectly—holds its own—will not pip on walls.

## W. H. JENKS

Electrical Contractor  
617 E. Main St. Madison 338

Electrical Wiring, Electrical Repairing, Combination and Electric Fixtures.

Satisfaction Guaranteed  
Your Patronage Solicited

## W. E. Carle

TINNING, PLUMBING and HEATING.

Prompt attention given to repair work. Call Monroe 903.

1641 W. Broad Street.

## PATENT SECURED OR FREE RETURNED

Patentability. Guide Book. New List. Inventions Wanted and Prizes offered for inventions sent free. Patents advertised free.

Blanton & Co. sold a considerable lot of West End property, their total for the week being close to \$21,000. They also made a few turns in suburban property.

Various other agencies report fairly good sales of city property, and it

is likely that the total footings would not be far from \$150,000 if the agents could be induced to tell all they know, but it is a fact which none will deny that the most of the sales were on the small order, and while the inquiry for costly business property and the better class of residence property is really encouraging to the agents and to the holders of the same, the fact remains that it is rather hard to make a sale of the higher-priced properties. Either the would-be buyer has too small ideas of values or the holders have their ideas inflated. Which is which remains to be seen.

Ginter Park.

While there is what may be called some dullness in city property of the better and more attractive kind, there is nothing of a gloominess in the suburbs. The fact is that the home-seekers and the home-makers all seem to have their eyes more on the suburbs than on the city situation.

Out at Ginter Park during the past week several lots were sold, among them a lot of the Colonial style, just south of Westwood Avenue, to R. C. Wight, and another on Chamberlaine, near Rennie Avenue, to C. W. Morrisette, both of whom will at once build most attractive homes for their own use. Negotiations are under way for a number of other residences to be erected in this suburb at an early date.

Some Other Suburbs.

The Abbey Realty Corporation, which recently bought the Harry Beattie property, away out west of the city, has made vast improvements there, and now the Beattie property is a part of the Colonial style, well known as Section B of that delightful suburban layout. It has been laid off into lots, sidewalks have been provided, and the enlarged Colonial style is now attracting a good deal of attention. Already a number of lots have been sold.

The Avondale Land Company is making great progress with its properties, having disposed of 75 per cent. of its holdings, upon which they are making great improvements at this time. This is one of the high-class properties and should build up rapidly.

John T. Hovey, manager, reports numerous inquiries for the choice Westbrook Lawn property, and sales amounting to nearly \$10,000 for the month of October. The buyers have had plans drawn for a \$10,000 residence.

Marikid has loomed up in great shape. The people who bought that strip of land between Barton Heights and Ginter Park had no idea when they made the deal that the buyers would so soon dispose of the lots, but the fact is that sales have been so numerous that but little of the original plot is left. Some of the houses are going up in Parkland.

The village of Bantley made several sales through the past week, and reports the prospects for development land and Richmond are towards the east and a syndicate, of which the Wiles Land Company and Bunn & Son are the moving spirits, have found this out and they have secured a handsome property within two miles of the post-office, and yet beyond the city limits, which has been christened Monroeville. The word "Monroeville" was suggested by the fine elevation of the plateau, for it is claimed that this property is higher than any site around Richmond. Certain it is that from the centre of the property one can look down upon every part of Richmond and get a magnificent view of the James River and all of the splendid lands that border thereon. The company's purchase of numerous

## REAL ESTATE AND BUILDING NEWS

(Continued From First Page.)

property consisted of three dwellings, Nos. 101, 101 1-2 and 103 East Clay Street, for which the bank paid \$12,000 cash and made the purchase purely as an investment. The houses are occupied by white tenants, and when these tenants learned that they had a new landlord it was of "off color"—well, there is where the sensation came in. The other part can be imagined. It is not necessary to write it.

The president of the bank, who is a pretty shrewd business man and a good financier, does not see anything sensational in the matter. The bank has been in the habit of making such investments when it had the surplus funds and saw a good thing, and as a matter of fact, it owns twenty-five or thirty residences in that section of the city, nearly every one of which is occupied by white tenants, and they pay \$50 per month rent. But all the same the occupants of the three numbers above named feel a little "sensational" and it may be that the real estate agency which engineered the deal, if indeed they were engineered by an agency, may expect to hear something "drap."

Back to Old Virginia.  
Forest fires, hurricanes, tidal waves and other dire calamities which from time to time visit other parts of the country never disturb Old Virginia, and this probably explains why the real estate men of Richmond have recently had many applications, some in person and many more by letter, for information concerning Virginia farm property. During the past week there have been in the city quite a number of people from the blizzard regions and the hurricane regions, that is to say, from the far West, the Northwest and the Middle West—some of whom bought lands and were happily located, and some of them went away sorrowful because they could not be persuaded to sell all they possessed and buy anew in a new country.

J. Thompson Brown & Co. report some good sales to these investigators. Among such sales made by them was a farm in Chesterfield county to a Nebraska man, who paid \$4,000 for his place, and another to a New Englander, who shelled out \$10,000 for a good old farm in that good old county. Brown & Co. also report some pretty good city sales, amounting in the aggregate to about \$15,000.

Other Good Sales.  
C. L. & H. L. Denoon made some right good sales the past week. Among other transactions consummated by them was a fine West Grace Street residence, which was bought for a home by Dr. H. B. Sanford, and he paid \$10,500 for it. They also sold the nice brick residence, No. 2510 Kensington Avenue, for P. B. Hatcher for \$7,000. This sale figured to some extent in one of the "swaps" mentioned above.

The Denoons made some other good sales out in the West End, which ran their totals up to about \$25,000.

Blanton & Co. sold a considerable lot of West End property, their total for the week being close to \$21,000. They also made a few turns in suburban property.

Various other agencies report fairly good sales of city property, and it

## SCHOOL DESKS

OLD DOMINION FLOOR DRESSING.

## Virgoplate Blackboards

SCHOOL BOOKCASES, HISTORICAL AND CLASSICAL PICTURES.

## Old Dominion Heating and Ventilating System

MAPS -- GLOBES -- CHARTS

WIRE WINDOW GUARDS.

And all Articles Needed in Schools and Colleges.

## VIRGINIA SCHOOL SUPPLY CO.,

No. 18 South Ninth Street,

Richmond, Va.

## Life Insurance Company of Virginia

Incorporated as a Stock Company in 1871

Oldest - Largest - Strongest

## Southern Life Insurance Company

Progressive - Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as Safety Will Permit, and Their Values Are Absolutely Guaranteed.

Insurance in force September 30, 1910 . . . . . OVER \$71,000,000.00  
Assets September 30, 1910 . . . . . OVER 6,000,000.00  
Capital and Surplus September 30, 1910 . . . . . OVER 1,100,000.00

JOHN G. WALKER, President

## HENRY S. HUTZLER &amp; CO.

## BANKERS

Do a General Banking Business

And solicit your business and personal accounts. Deposits subject to check. \$1.00 and upward received. Interest allowed—3 per cent compounded semi-annually

## Atlantic City Resorts

## GALEN HALL

AND COTTAGES

HOTEL AND SANATORIUM

ATLANTIC CITY, N. J.

Always open. Always ready. Always busy.

F. L. YOUNG, Gen'l Manager

## Railroads.

## Atlantic Coast Line

EFFECTIVE OCTOBER 2, 1910.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

For Norfolk: 9:00 A. M., 1:00 P. M., 4:15 P. M.

For N. & W. Ry. West: 6:15 A. M., 9:00 A. M., 1:00 P. M. and 5:30 P. M.

For Petersburg: 1:00 A. M., 8:15 A. M., 1:15 P. M., 12:15 P. M., 1:00 P. M., 4:15 P. M., 5:30 P. M., 7:30 P. M., 9:30 P. M., 11:30 P. M.

For Goldsboro and Fayetteville: 1:10 P. M.

Trains arrive Richmond daily: 4:40 A. M., 5:10 A. M., 6:40 A. M., 8:37 A. M., 10:45 A. M., 11:30 A. M., 1:30 P. M., 2:15 P. M., 3:15 P. M., 4:15 P. M., 5:30 P. M., 7:30 P. M., 9:30 P. M., 11:30 P. M.

Except Sunday. \*Sunday only.

Time of arrival and departure and connections not guaranteed.

C. S. CAMPBELL, D. P. A.

## SOUTHERN RAILWAY

TRAINS LEAVE RICHMOND

N. E. - Morning schedule leaves published as information and not guaranteed.

6:10 A. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

6:10 P. M. - Daily - Local for Charlotte, Durham and Raleigh: 10:45 A. M. - Daily - Limited for Florida and South: 1:00 A. M., 8:15 A. M. and 7:30 P. M.

## Commonwealth Bank

12 North Ninth Street, Richmond, Va.

BRANCHES:

East Broad Street.

Twenty-fifth and Broad Sts.

Williamsburg Ave., Fulton.

Active business accounts solicited.

Interest Paid on Savings Deposits

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.

General Auditing and Systematizing.

J. M. CULBRETH, Public Accountant.

Mad. 6864. 910 Mutual Bldg.